

REMARKS

Claims 46, 48-58, 61 and 62 are in the application, with Claims 46 and 61 having been amended, and with Claims 59 and 60 having been cancelled. Claim 46 is the only independent claim herein. No new matter has been added. Reconsideration and further examination are respectfully requested.

Claim Rejections – 35 USC § 103(a)

Claims 46 and 48-58, 61 and 62 are rejected as being unpatentable over Chelliah et al., U.S. Patent No. 5,710,887 (“Chelliah”).

Claim 46 has been amended so as to incorporate the limitations of former claims 59 and 60 and so as to further specify that the processor is operative to provide a notification of the charge to said one of said entities. Support for the latter limitation is found at page 13, line 10 to page 14, line 2 of the specification.

As now amended, claim 46 is directed to a “system for facilitating a transaction”. The claimed system includes “a memory”, “a communication port” and “a processor connected to said memory and said communication port”. Claim 46 further recites that the processor is operative to “associate a plurality of rules with a respective plurality of entities”, “determine that one of said plurality of entities is conducting a transaction”, “determine a rule from said plurality of rules that is associated with said one of said plurality of entities regarding said transaction”, “authorize said transaction in accordance with said rule”, “determine a charge associated with at least one of said associating a plurality of rules with a respective plurality of entities, said determining that one of said plurality of entities is conducting a transaction, said determining a rule from said plurality of rules that is associated with said one of said plurality of entities, and said authorizing said transaction” and “provide a notification of said charge to said one of said entities”.

In explaining the rejection of former claim 60, the Examiner referred to a “notification process” disclosed at FIG. 15 and related text of the Chelliah reference. As is indicated in the text of the reference at column 25, lines 61-64, 48-52 and 19-22, any notification provided in the process of FIG. 15 is provided to a program object, and not to a real world entity. Thus claim 46

is now believed to be patentably distinguished from Chelliah, at least because claim 46 now recites providing notification of a charge to an entity that is conducting a transaction. No such notification is taught in FIG. 15 of Chelliah or in the related text. It is therefore respectfully requested that the rejection of claim 46 be reconsidered and withdrawn in view of the above amendment to claim 46.

The other pending claims are dependent on claim 46 and are submitted as patentable on the same basis as claim 46.

* * * * *

FIG. 2 is now being amended to correct a typographical error in block 128. The required "Replacement Sheet", as well as an "Annotated Sheet Showing Changes", accompany this paper.

CONCLUSION

Accordingly, Applicants respectfully request allowance of the pending claims. If any issues remain, or if the Examiner has any further suggestions for expediting allowance of the present application, the Examiner is kindly invited to contact the undersigned via telephone at (203) 972-3460.

Respectfully submitted,



Nathaniel Levin
Registration No. 34,860
Buckley, Maschoff & Talwalkar LLC
Five Elm Street
New Canaan, CT 06840
(203) 972-3460

February 4, 2005
Date



120

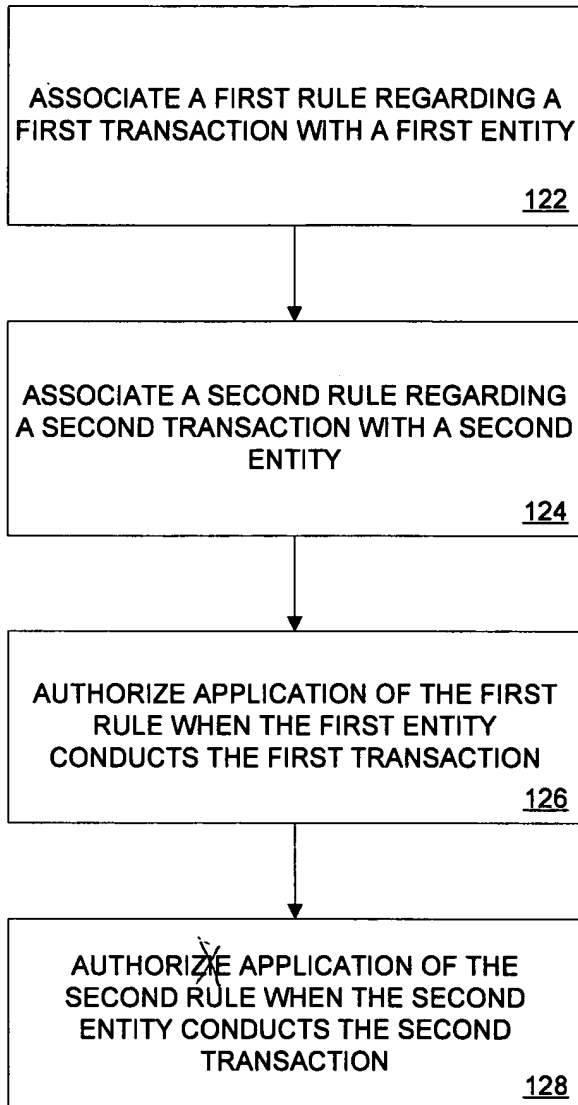
An arrow pointing from the number 120 to the first step of the flowchart.

FIG. 2